

photosensitive silver halide in a separate photosensitive layer;  
and

C1 a separate photosensitive layer comprising a photosensitive silver halide and substantially no organic silver salt;  
the heat-developable image-recording material further containing an electron-transfer agent.

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Please add the following claims:

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C2 19. (new) The heat-developable image recording material of claim 1, wherein the separate photosensitive layer comprises no organic silver salt.

20. (new) The heat-developable image recording material of claim 1, wherein the coated amount of the photosensitive silver halide in the separate photosensitive layer is from 0.01 g/m<sup>2</sup> to 5.0 g/m<sup>2</sup>.

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